Certificate Number: 14912-NJ-DE-031237971

Bankruptcy Case Number: 13-24734



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 26, 2018, at 1:35 o'clock PM EDT, Marco Georeno completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 26, 2018 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor